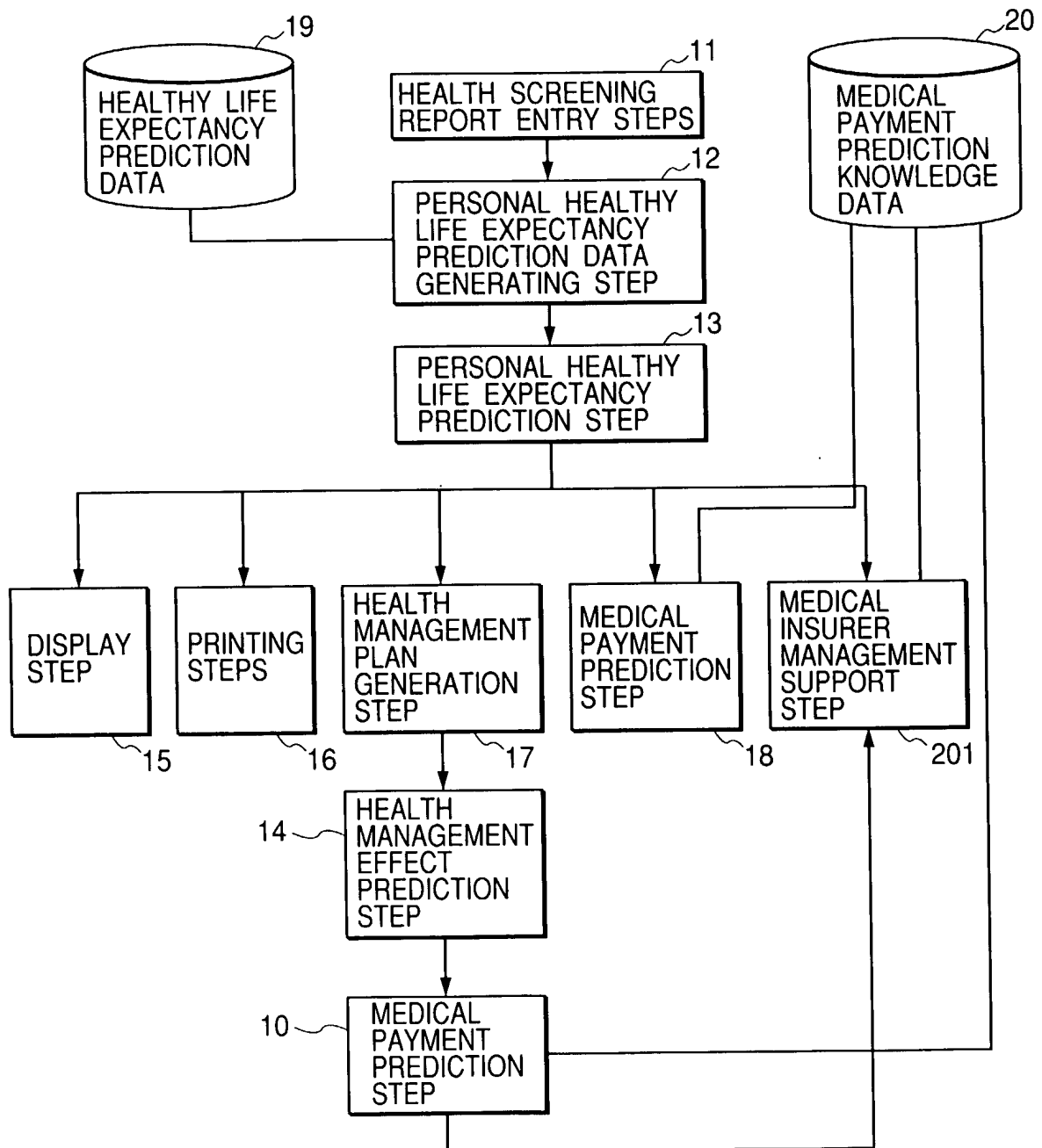
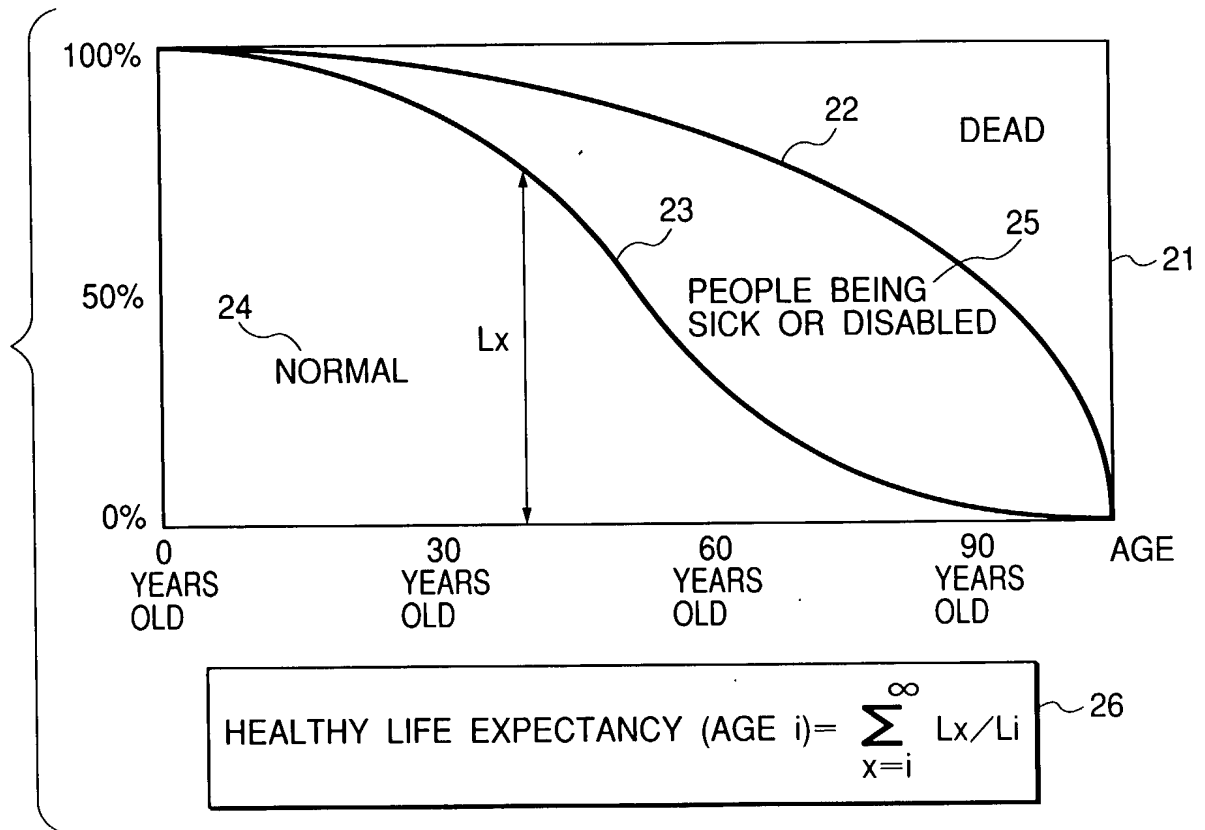


FIG. 1



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FIG. 2



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FIG. 3

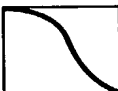
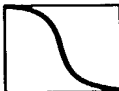



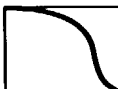
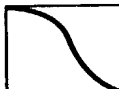
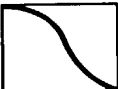


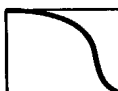
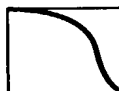
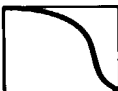
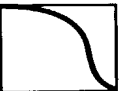

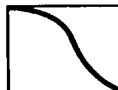
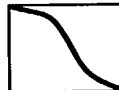



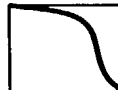









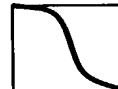

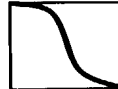










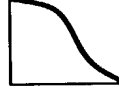
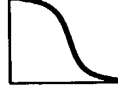





DAILY LIVING HABIT			DECISION RESULT					
SMOKE	DRINK	EXERCISE	OBESITY+	HYPER-TENSION+	HYPER-LIPEMIA+	HYPER-GLYCEMIA+	HYPER-URICEMIA+	
NO	NO	NO						27
NO	NO	A LITTLE						
NO	NO	MUCH						
NO	YES	NO						28
NO	YES	A LITTLE						
NO	YES	MUCH						
YES	NO	NO						29
YES	NO	A LITTLE						
YES	NO	MUCH						
YES	YES	NO						30

FIG. 4

HEALTHY LIFE EXPECTANCY

Mr. XX: MALE
DATE OF BIRTH XXXX/YY/ZZ

IF YOU CONTINUE YOUR DAILY
LIVING HABIT AS IT IS, IT IS
PREDICTED THAT YOUR HEALTHY
LIFE EXPECTANCY IS 10 YEARS;
AT LEAST DURING THIS PERIOD
YOU WILL REMAIN HEALTHY.

33
31
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FIG. 5

Mr. XX: MALE
DATE OF BIRTH XXXX/YY/ZZ

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IF YOU CONTINUE YOUR DAILY
LIVING HABIT AS IT IS, IT IS
PREDICTED THAT YOUR HEALTHY
LIFE EXPECTANCY IS 10 YEARS;
AT LEAST DURING THIS PERIOD
YOU WILL REMAIN HEALTHY.

HEALTH SCREENING REPORT

Mr. XX: MALE DATE OF BIRTH XXXX/YY/ZZ

INQUIRY RESULT

SUBJECTIVE SYMPTOM, PREVIOUS DISEASE,
LIFE-STYLE...

EXAMINATION RESULT

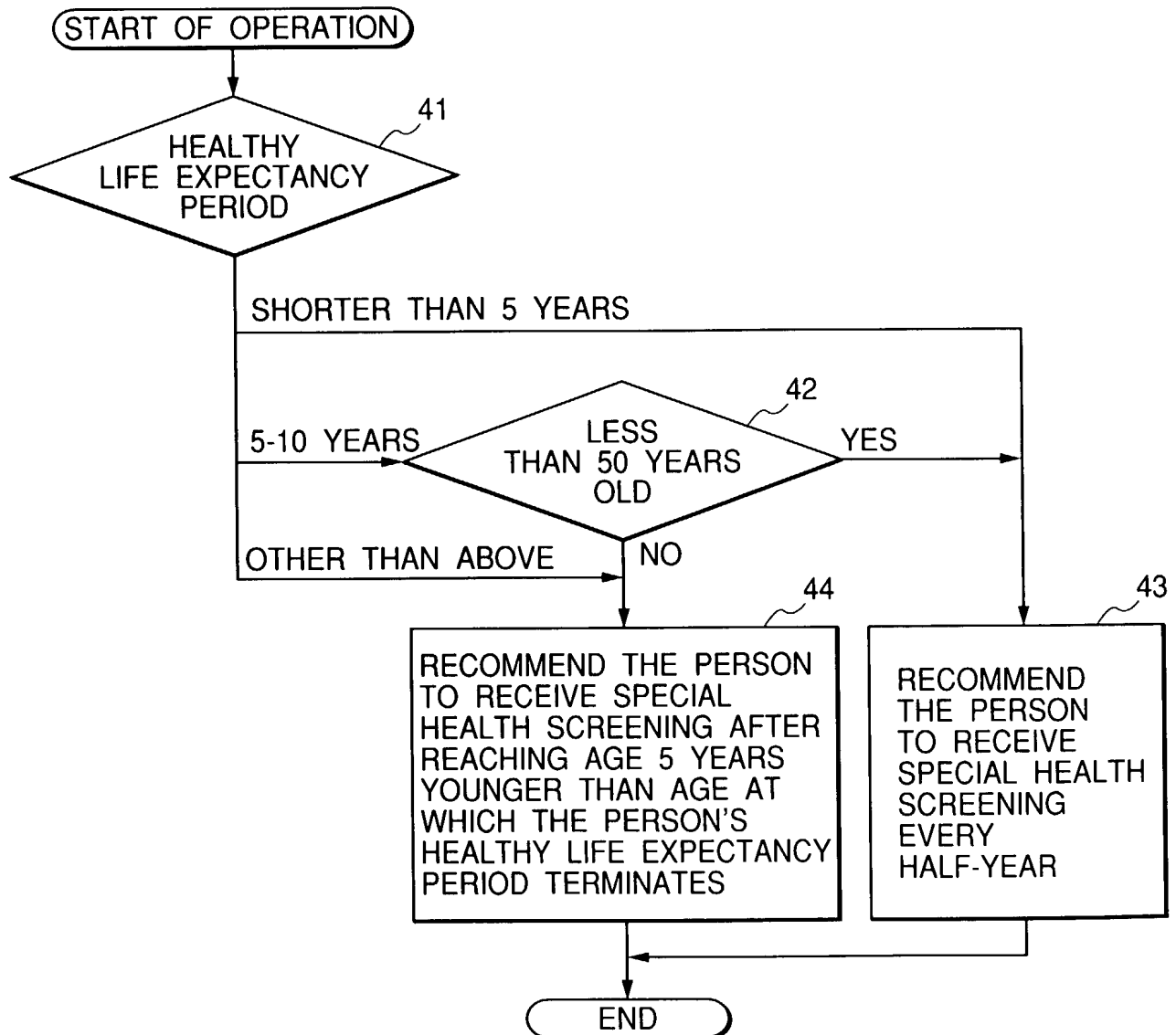
SOMATOMETRY, BLOOD PRESSURE, URINALYSIS,
LIVER FUNCTION TEST...

OVERALL DECISION

IF YOU CONTINUE YOUR DAILY LIVING HABIT
AS IT IS, IT IS PREDICTED THAT YOUR
HEALTHY LIFE EXPECTANCY IS 10 YEARS;
AT LEAST DURING THIS PERIOD YOU WILL
REMAIN HEALTHY.

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FIG. 6

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FIG. 7

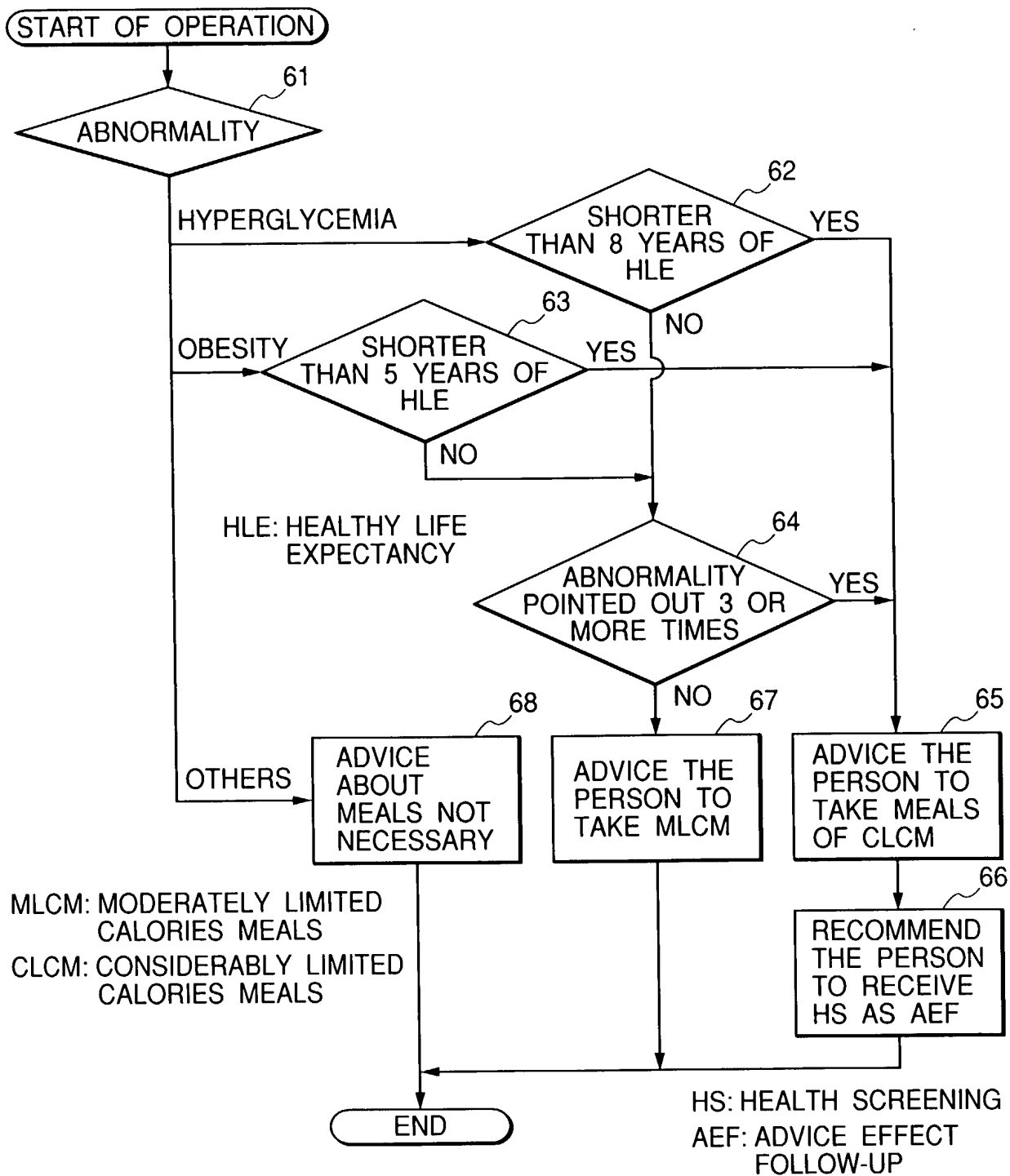
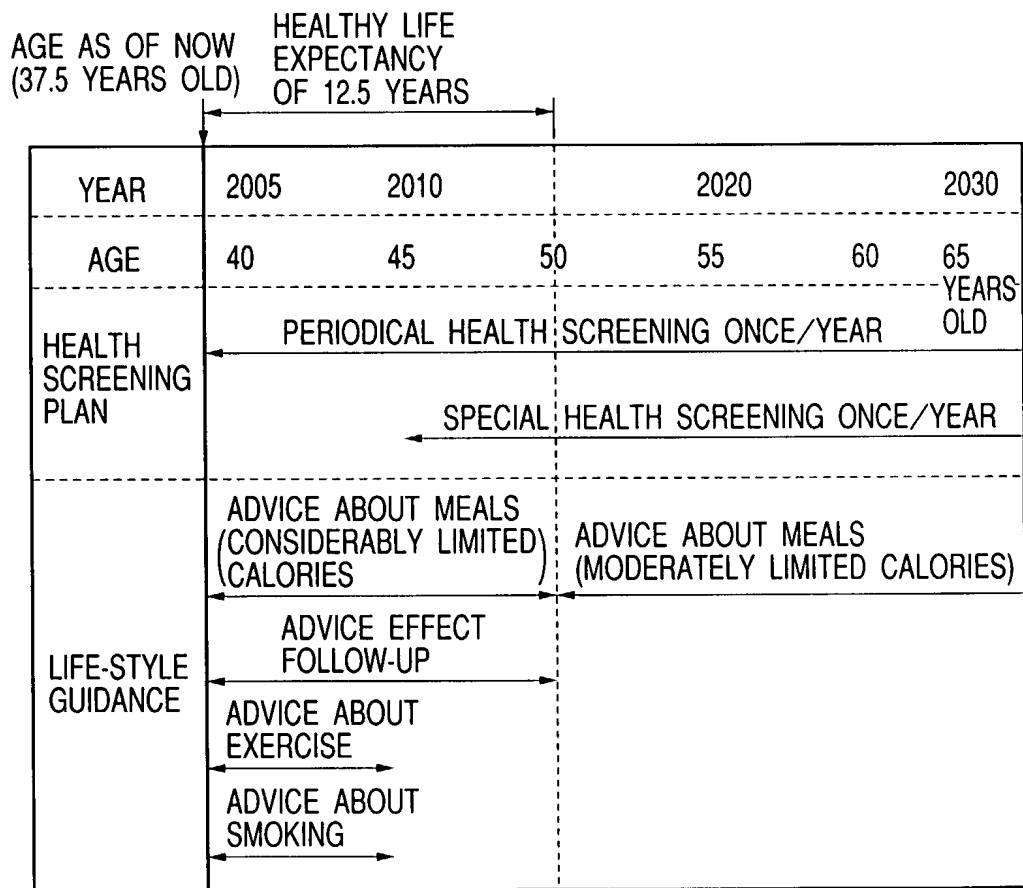


FIG. 8



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FIG. 9

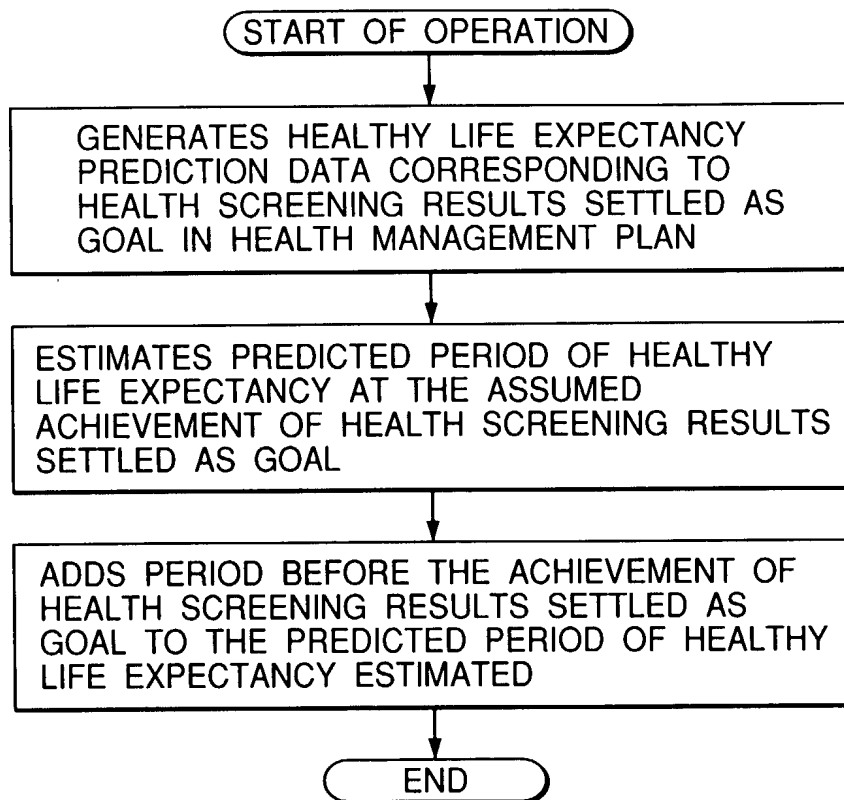
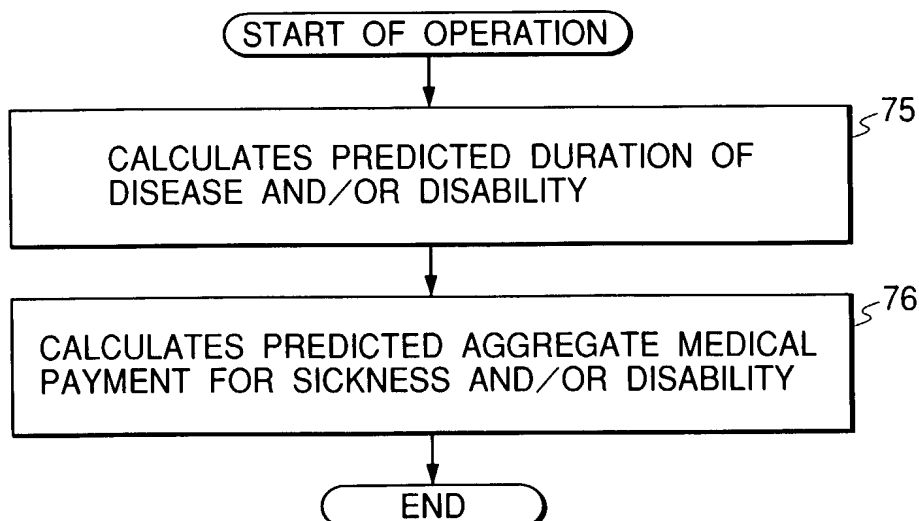


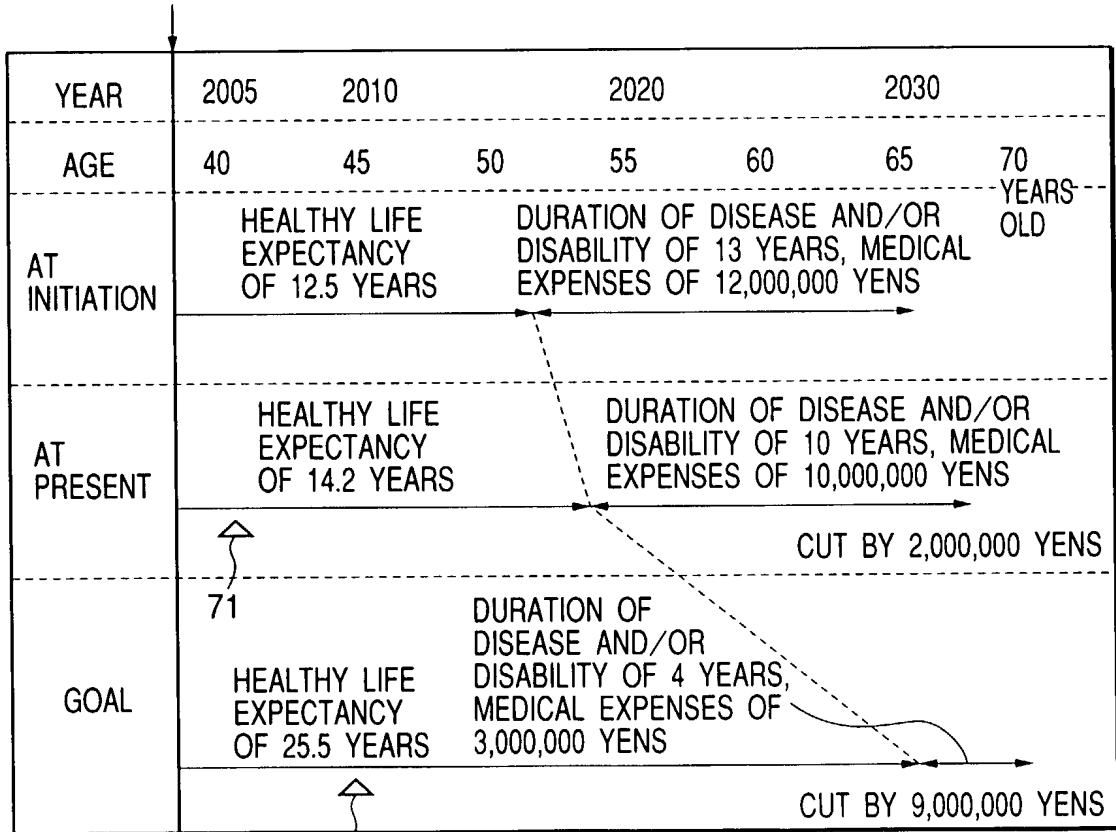
FIG. 10



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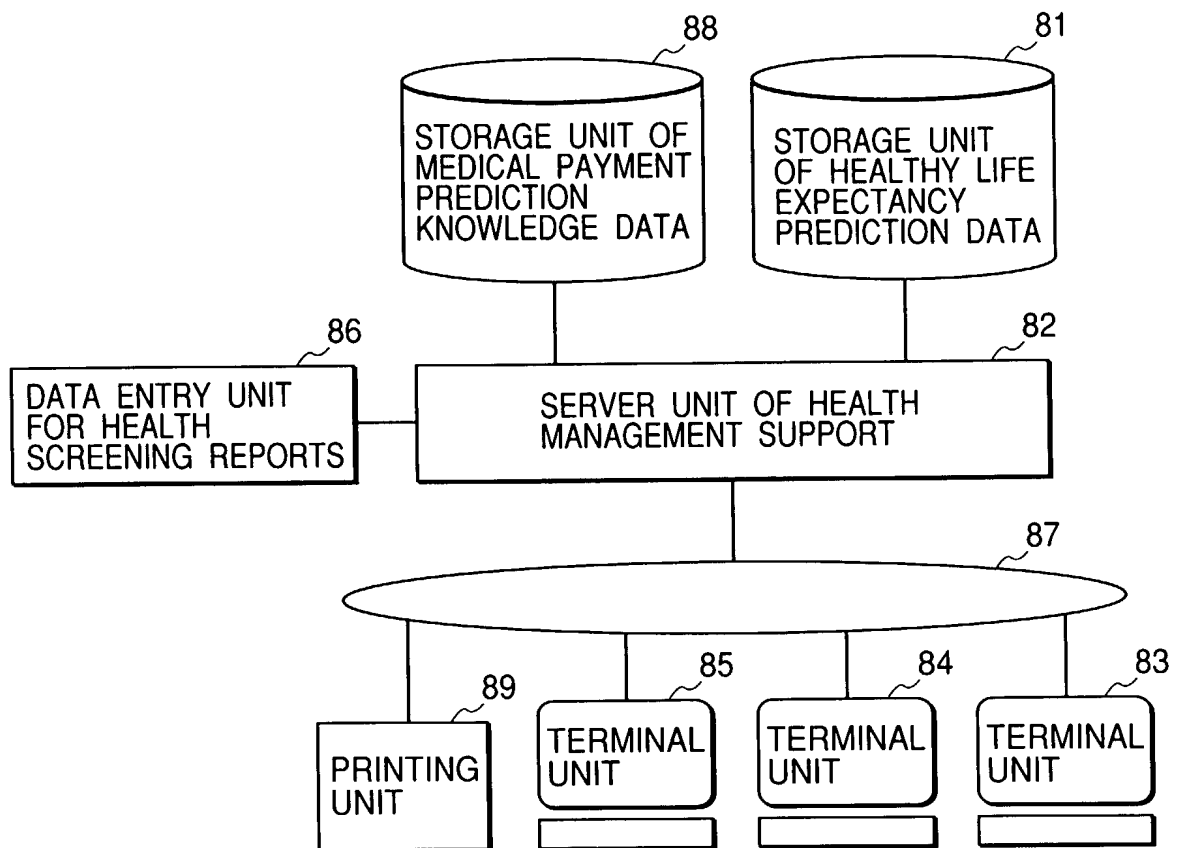
FIG. 11

START POINT OF HEALTH
MANAGEMENT (37.5 YEARS OLD)



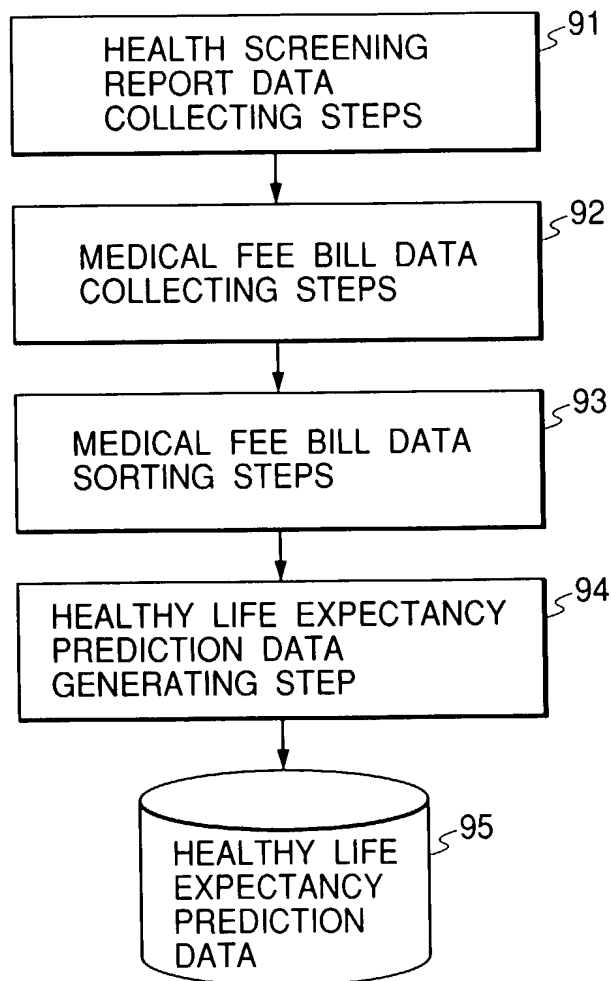
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FIG. 12

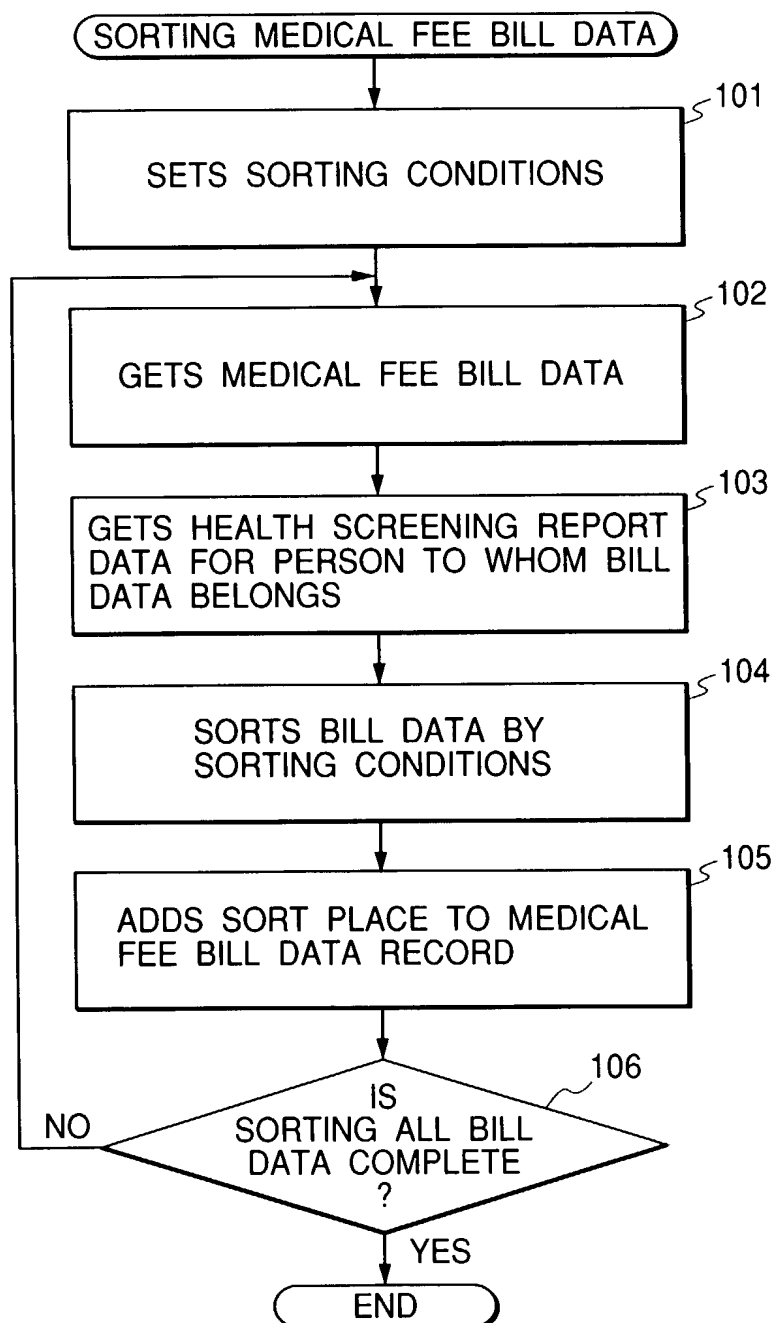


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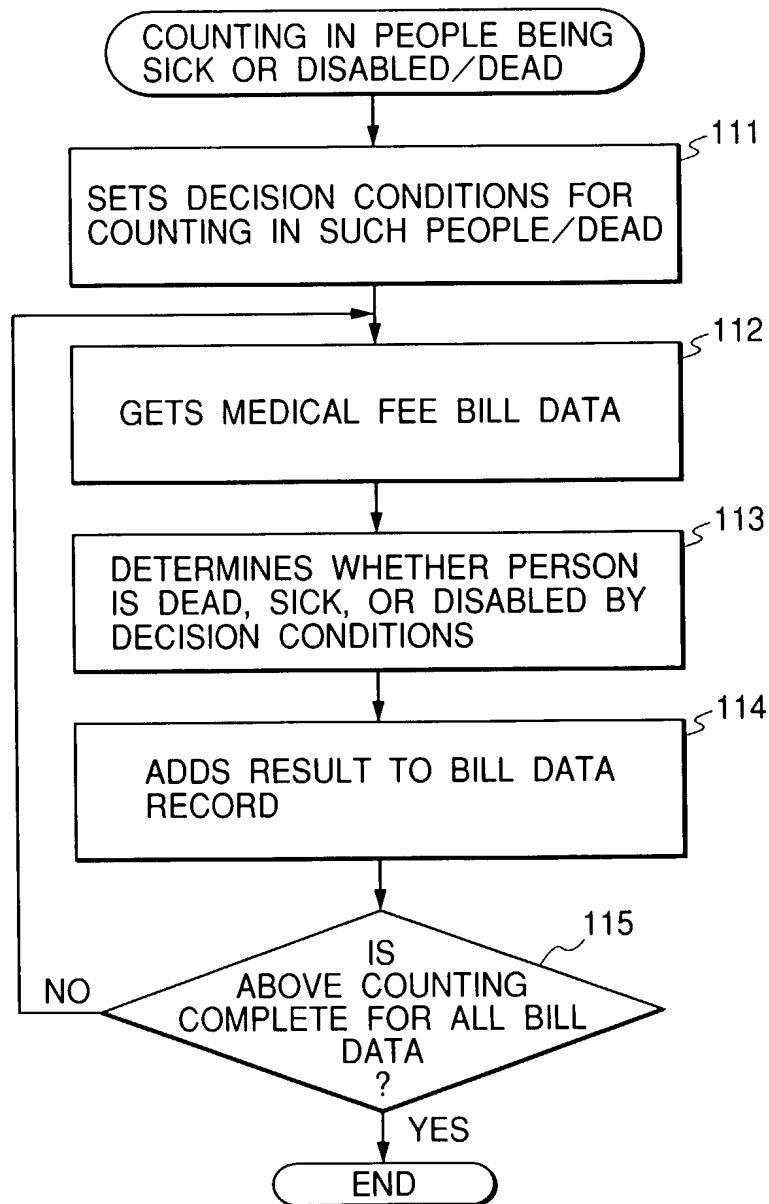
FIG. 13



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FIG. 14

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FIG. 15

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FIG. 16

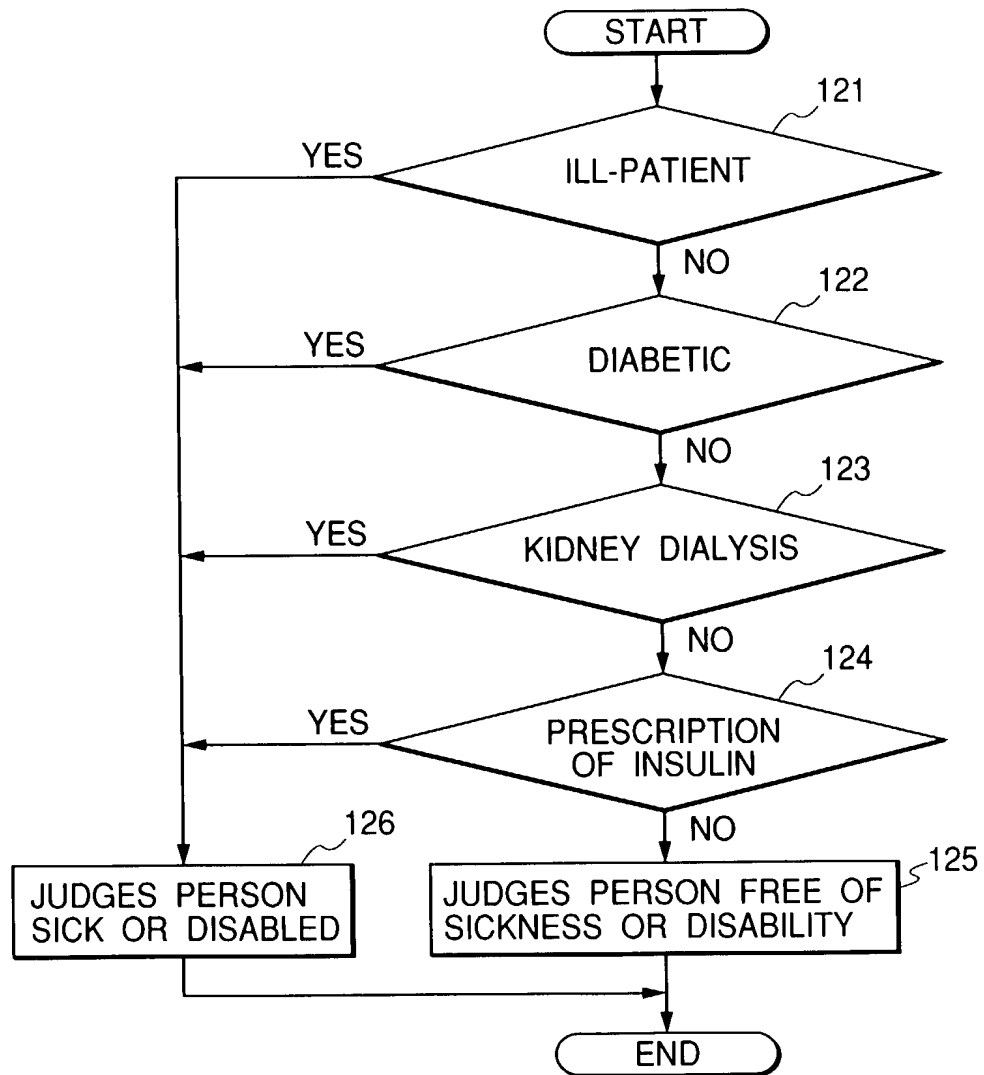
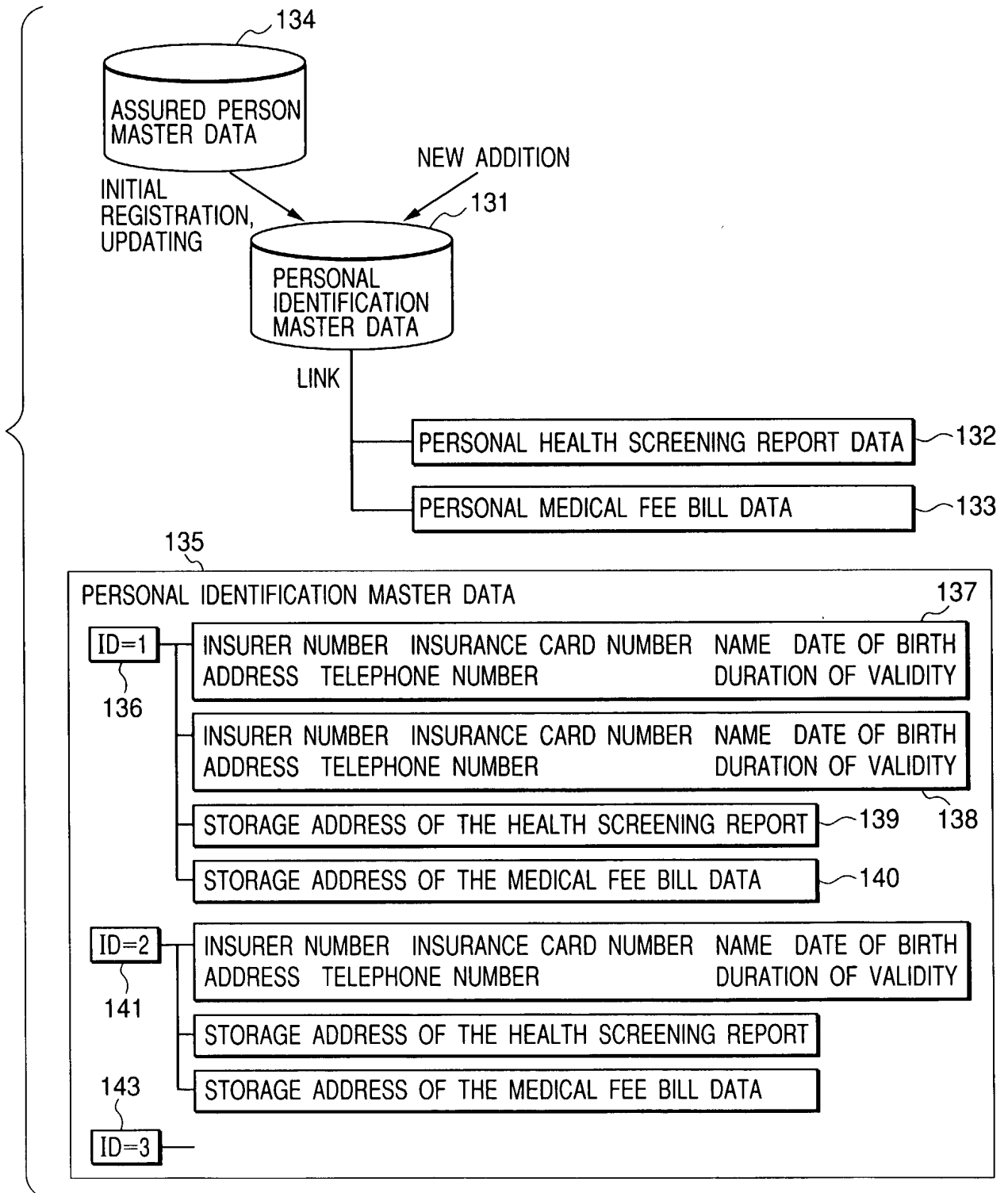


FIG. 17



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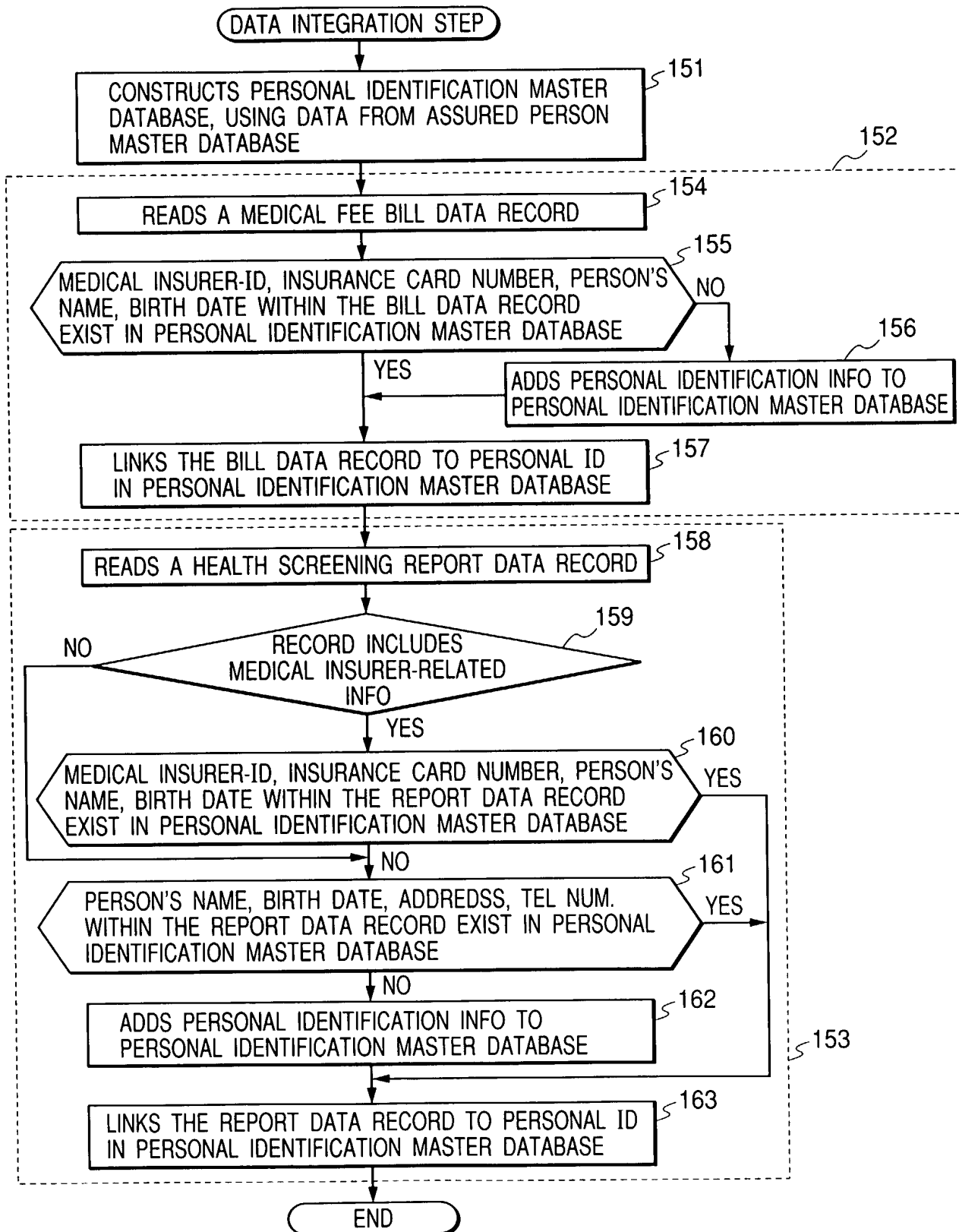
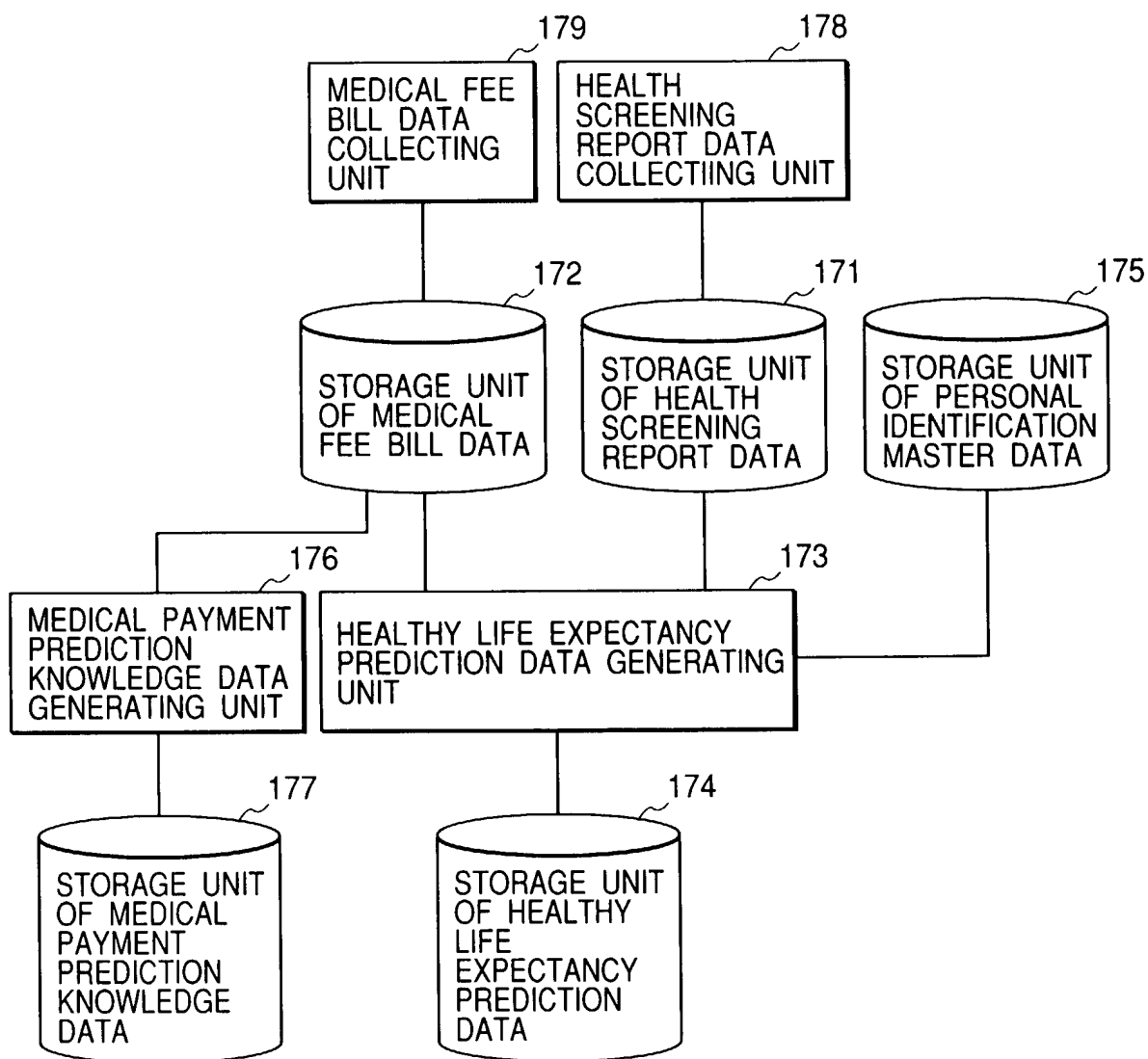
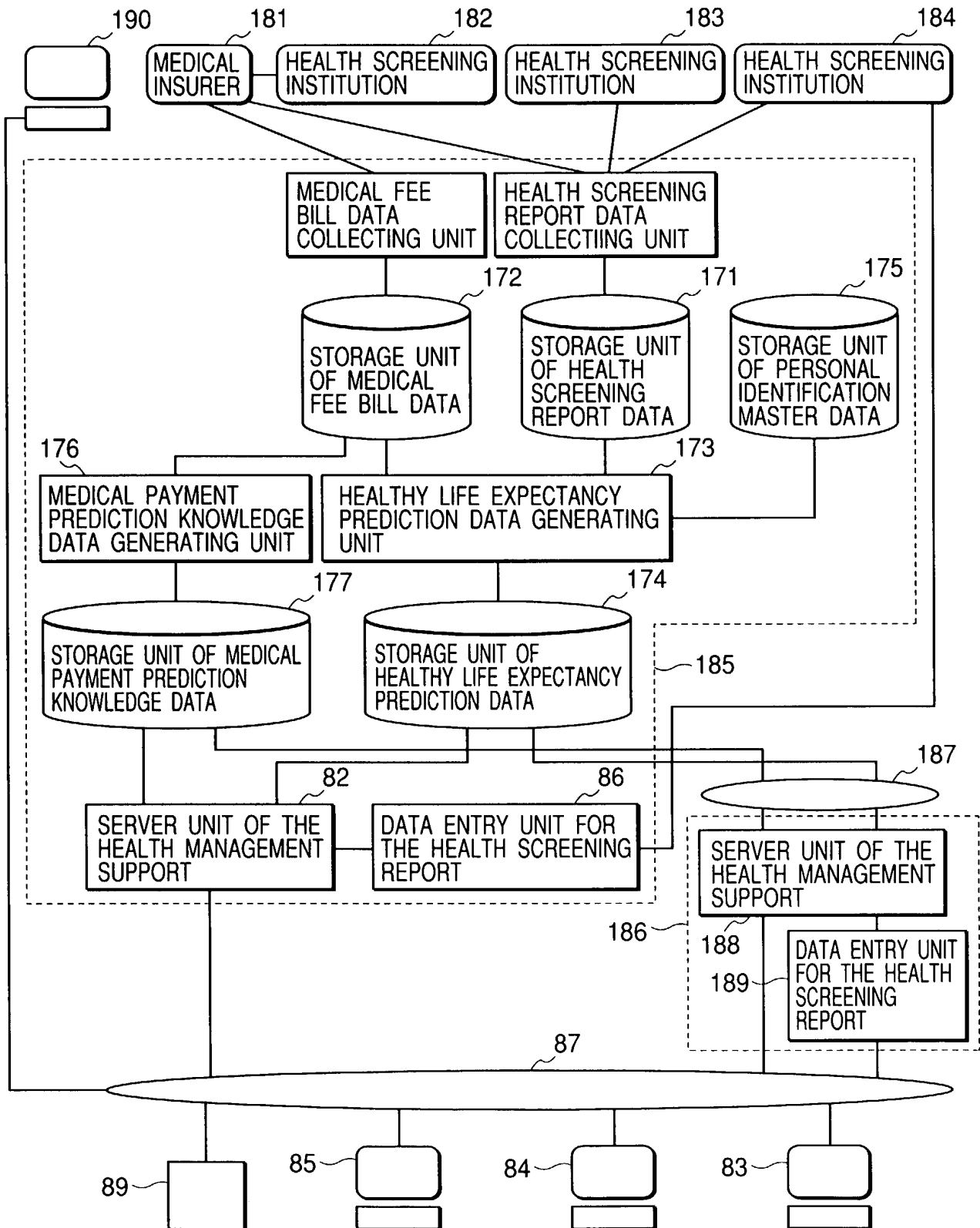
FIG. 18

FIG. 19



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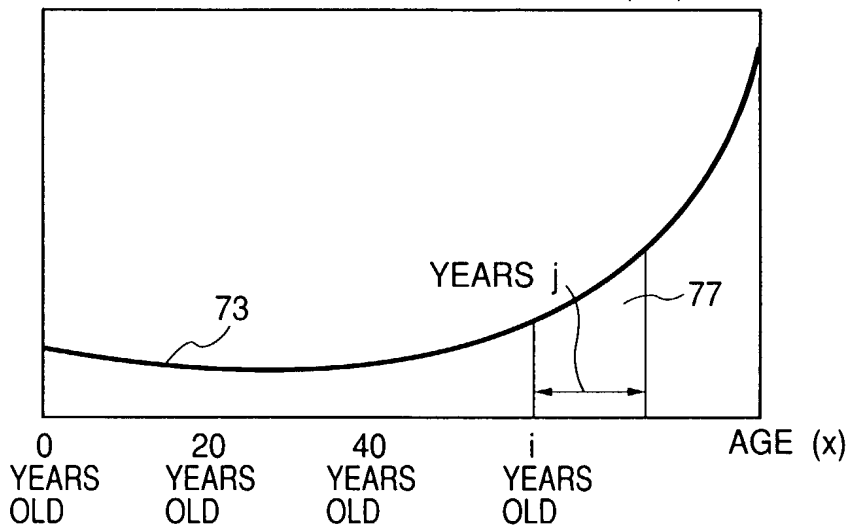
FIG. 20



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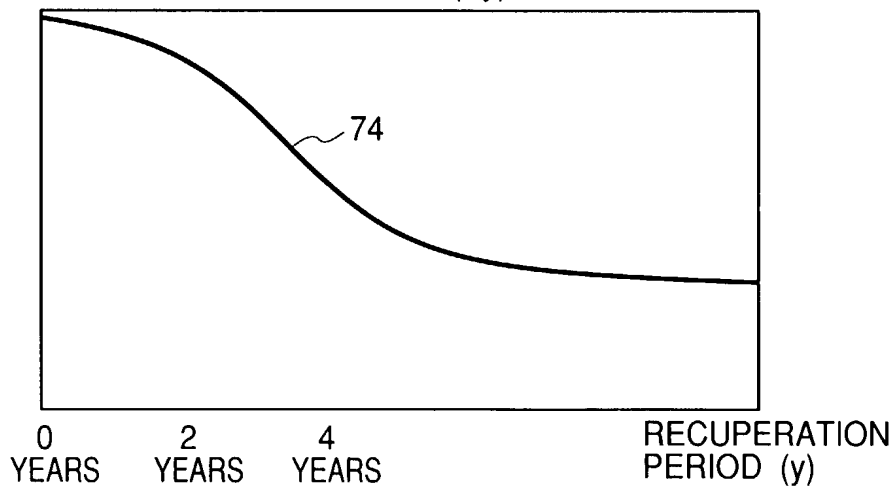
FIG. 21

AVERAGE MEDICAL EXPENSES/YEAR (CX)



$$\text{AGGREGATE MEDICAL PAYMENT } (i, j) = \sum_{x=i}^{i+j-1} Cx \quad 78$$

CORRECTION COEFFICIENT (A_y)



$$\text{AGGREGATE MEDICAL PAYMENT } (i, j) = \sum_{x=i}^{i+j-1} Cx \cdot Ax-1 \quad 79$$

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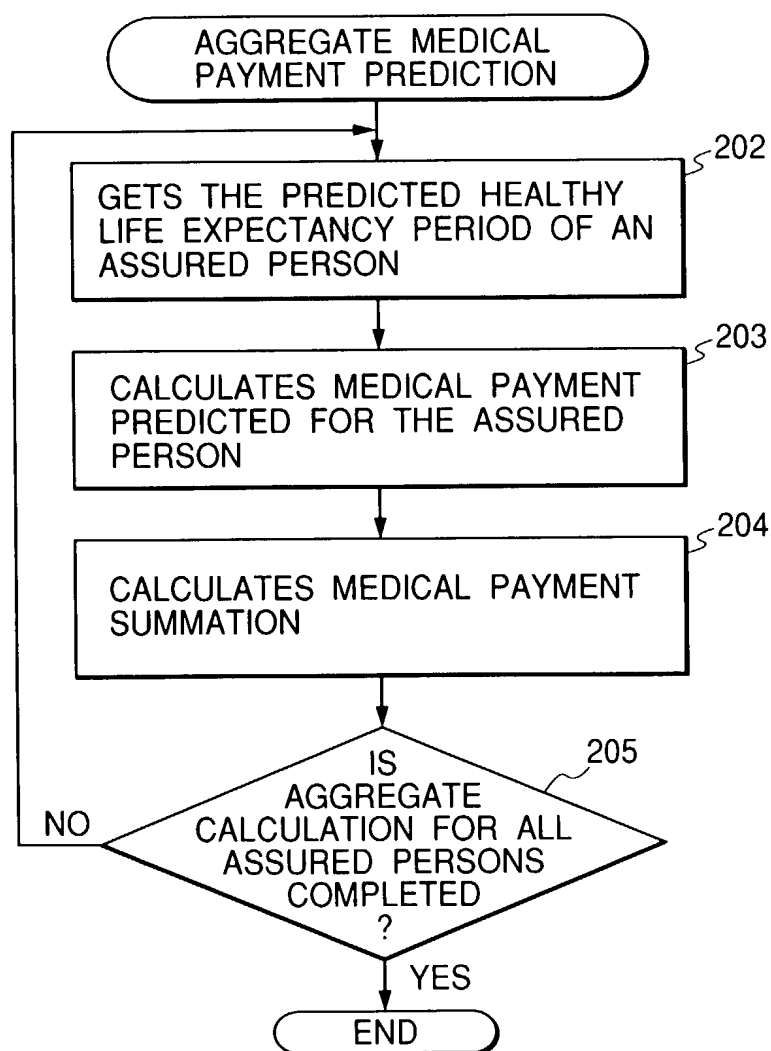
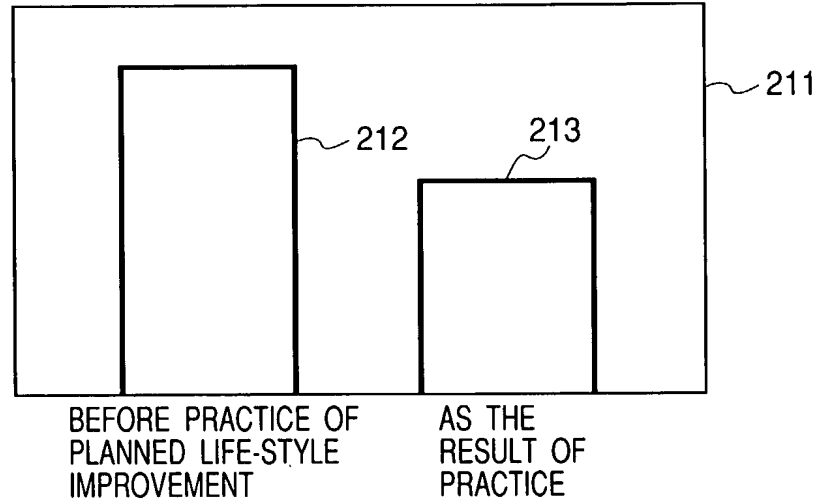
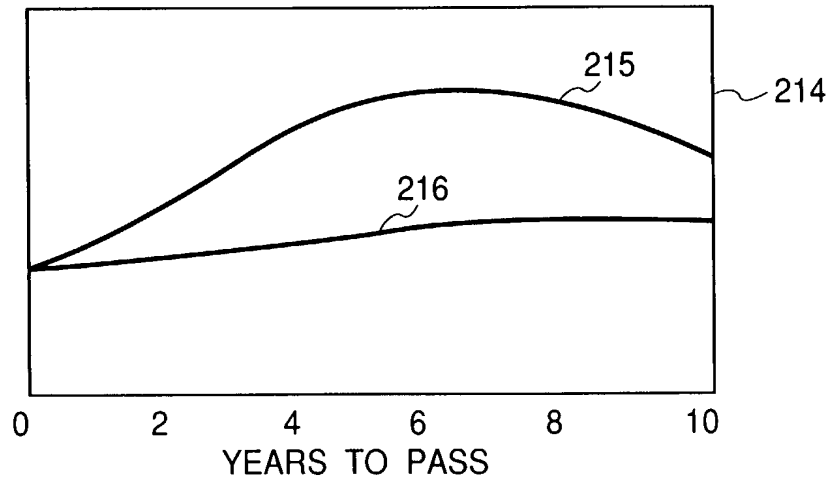
FIG. 22

FIG. 23

PREDICTED AGGREGATE MEDICAL PAYMENT



AVERAGE MEDICAL PAYMENT PER YEAR



AVERAGE MEDICAL PAYMENT/YEAR (k) = $\sum_{\text{ALL ASSURED PERSONS}} P(k)$ 217